

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an  
amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7: Sign Below

For you

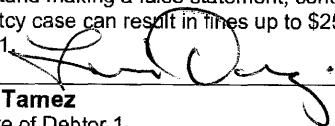
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.


If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
Luis R Tamez  
Signature of Debtor 1

  
Zina R Tamez  
Signature of Debtor 2

Executed on September 19, 2019  
MM / DD / YYYY

Executed on September 19, 2019  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<b>Luis R Tamez</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Zina R Tamez</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF ILLINOIS</b>		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

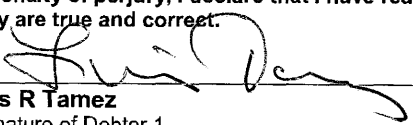
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

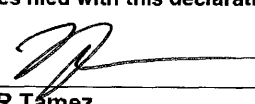
☐ Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice,  
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X   
**Luis R Tamez**  
Signature of Debtor 1

Date **September 19, 2019**

X   
**Zina R Tamez**  
Signature of Debtor 2

Date **September 19, 2019**

**Fill in this information to identify your case:**

Debtor 1	<b>Luis R Tamez</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Zina R Tamez</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF ILLINOIS</b>		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 107**

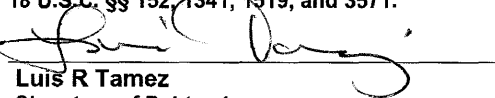
**Statement of Financial Affairs for Individuals Filing for Bankruptcy**


4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
**Luis R Tamez**  
Signature of Debtor 1

  
**Zina R Tamez**  
Signature of Debtor 2

Date **September 19, 2019**

Date **September 19, 2019**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Luis R Tamez**  
First Name Middle Name Last Name

Debtor 2 **Zina R Tamez**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number \_\_\_\_\_  
(if known)

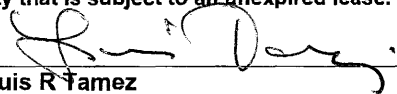
☐ Check if this is an amended filing

Official Form 108

**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X   
**Luis R Tamez**  
Signature of Debtor 1

X   
**Zina R Tamez**  
Signature of Debtor 2

Date **September 19, 2019**

Date **September 19, 2019**

Fill in this information to identify your case:

Debtor 1 Luis R Tamez  
Debtor 2 Zina R Tamez  
(Spouse, if filing)  
United States Bankruptcy Court for the: Northern District of Illinois  
Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

## Official Form 122A - 1 Chapter 7 Statement of Your Current Monthly Income

12/15

### Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Luis R Tamez  
Signature of Debtor 1

X

Zina R Tamez  
Signature of Debtor 2

Date September 19, 2019

MM / DD / YYYY

Date September 19, 2019

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Luis R Tamez  
Debtor 2 Zina R Tamez  
(Spouse, if filing)  
United States Bankruptcy Court for the: Northern District of Illinois  
Case number \_\_\_\_\_  
(if known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

- ☒ 1. There is no presumption of abuse.  
☐ 2. There is a presumption of abuse.

☐ Check if this is an amended filing

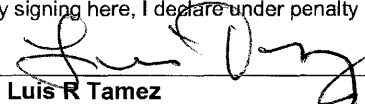
**Official Form 122A - 2**  
**Chapter 7 Means Test Calculation**

04/19

**Part 5: Sign Below**

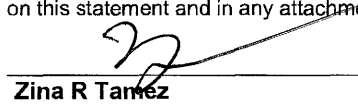
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

  
**Luis R Tamez**  
Signature of Debtor 1

Date September 19, 2019  
MM/DD/YYYY

X

  
**Zina R Tamez**  
Signature of Debtor 2

Date September 19, 2019  
MM/DD/YYYY

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Luis R Tamez  
Zina R Tamez**

Debtor(s)

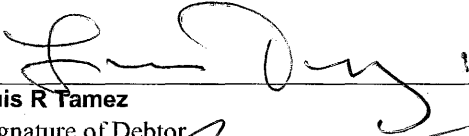
Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

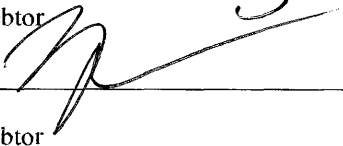
Number of Creditors: 35

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **September 19, 2019**

  
**Luis R Tamez**  
Signature of Debtor

Date: **September 19, 2019**

  
**Zina R Tamez**  
Signature of Debtor

As a separate document, but included as part of this representation agreement, we are giving you notice of "Important Information About Bankruptcy Assistance Services from an Attorney" as required by section 527 of the Bankruptcy Reform Act. See Exhibit A. and How to Provide All Information Required by Section 521.

You agree to furnish all information necessary to enable us to complete the papers that will be filed in your case and that such information will be complete, accurate, and truthful.


This document represents the complete agreement between the parties and may not be modified or replaced except by a subsequent written agreement executed by the parties. You also acknowledge that you were provided Exhibit B that is also fully incorporated herein.

This representation agreement shall be void if not executed by the parties within five (5) business days after the first date on which the agency provides any bankruptcy assistance services.

You acknowledge that we can not 100% guarantee you that you will receive a discharge in a Chapter 7. Your petition will be reviewed by the trustee, bankruptcy court, US Trustee and potential creditors. They have the right to object to the petition. However, we strive to ensure that all petitions are prepared and reviewed so that any potential issues are resolved prior to filing to give you the best possible chance of a discharge. You also understand that most taxes, student loans and other governmental obligations will not be discharged in your bankruptcy.

The client understands that all funds that client is paying to Cutler & Associates, are to be considered an advance payment which is part of this payment retainer agreement and shall immediately become the property of Cutler & Associates, Ltd. This advance payment is made in exchange for a promise by Cutler & Associates, Ltd., to provide said legal services listed in this retainer agreement. Said advance payment funds will be deposited into the general business account owned by Cutler & Associates, Ltd., and will be used for any and all general expenses of Cutler & Associates, Ltd. The undersigned also understands that it is the client's choice to have said retainer deposited in Cutler & Associates, Ltd.'s IOLTA attorney bank account and shall remain the undersigned's property as security for any future services. However, if the undersigned chooses this option, he or she understands that Cutler & Associates, Ltd. does not represent the undersigned due to the fact that the legal work and creation of a bankruptcy case requires various tasks and expenses for the attorneys and employees of Cutler & Associates, Ltd., some of which requires legal advice, secretarial work and expenses required for the creation and processing of said Bankruptcy case and services. Finally, the undersigned understands that the benefit that the undersigned is gaining for payment of said advanced retainer payment is a promise of Cutler & Associates, Ltd. to perform any and all work reasonably necessary to represent client's Bankruptcy interests, notwithstanding any extraordinary circumstances regarding the undersigned's Bankruptcy case.

Sincerely and agreed:

  
Cutler & Associates, Ltd.  
A Debt Relief Agency

Accepted:

  
Client

  
Client



**EXHIBIT C**

**IMPORTANT NOTES PLEASE READ EACH CAREFULLY.**

**By initialing you acknowledge that you read and understood each of the following**

Initials	Important Information
25 ⑩	Within 14 days of filing your case you are required to complete and file a certificate showing that you have completed a debtor education class. If you do not, you will not receive a discharge. It is your responsibility to complete the class and we will not remind you.
25 ⑩	We can add creditors to your petition within a reasonable time after filing. However, there is a fee of \$100 which includes a \$30 court cost that must be paid prior to us amending your petition. You are fully responsible for providing all creditors to us and if you wish for us to amend your petition prior to discharge you must provide us a list of the missing creditors and the \$100 along with any other documents we require, no later than <b>30 days prior</b> to discharge. We will not remind you of the deadline.
⑩ 25	If at any time you need a copy of your notice of filing or discharge letter there will be a charge of \$100 that must be paid prior to the paper work being given to you.
25 ⑩	If you fail to attend your first 341 meeting for any reason and it is continued. You will pay our firm an additional \$300 to attend the continued 341 meeting.
⑩ 25	Any other potential services, such as defense of a complaint to determine dischargability of a debt or of a United States Trustee motion to convert this case or dismiss it as an abusive filing, are not included and will be provided only through a separate representation agreement.
⑩ 25	If you have property secured by a loan (i.e. vehicle or real estate) and you wish to continue with the pre-filing payments, it is important for you to call your lender, after filing bankruptcy and ask them to send us a "reaffirmation agreement". The reaffirmation agreement is your agreement to keep paying for the property after your bankruptcy case is over. If you execute a reaffirmation agreement and it is filed with the court you will then be fully obligated to repay the loan. It is your responsibility to ensure that you read the reaffirmation carefully and understand its terms. In addition, you must make sure the bank files it with the bankruptcy court. We will only complete necessary portions of the reaffirmation agreement, it is your responsibility to make sure it is executed and filed by the bank. This is not a recommendation to reaffirm mortgage loans.
⑩ 25	It is very important for you to inform us of any credit card purchases within the last six months for non-essential items and cash advances. I consider food, gas, medical and other such purchases to be essential. Any non-essential purchases in excess of \$500 should be specifically discussed with me so that I can best serve your interests.
⑩ 25	You must notify me of any payments made to a friend or family member within 1yr of filing the bankruptcy petition that were made to repay a debt owed to them.
⑩ 25	It is your responsibility to make sure we have a full list of your creditors and their correct bankruptcy mailing address.
⑩ 25	You have told us of all real estate you owned in the last 5 years. Regardless of its current ownership or title status and your petition discloses any judgements you may have against you.
⑩ 25	You must file your case within 90 days of executing this agreement or we reserve the right to close your case. See below for refund policy.
⑩ 25	<b>If you pay the \$399 in full and then decide to not proceed, we are entitled to keep no less than \$399 for work completed on your bankruptcy petition prior to your decision to not proceed. We reserve the right to make the final determination on how much money to refund to you. If you pay a down payment we will not return your money as it will be credited against the meeting time you spent with our attorney.</b>